

GULFSTREAM BANCSHARES, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 3001156	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$564	\$551	-2.4%		
Loans	\$421	\$398	-5.5%		
Construction & development	\$41	\$37	-9.3%		
Closed-end 1-4 family residential	\$23	\$24	1.6%		
Home equity	\$22	\$21	-3.5%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-21.0%		
Commercial & Industrial	\$124	\$120	-3.8%		
Commercial real estate	\$205	\$192	-6.6%		
Unused commitments	\$83	\$90	9.4%		
Securitization outstanding principal	\$0	\$1			
Mortgage-backed securities (GSE and private issue)	\$40	\$45	12.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$25	\$29	15.5%		
Cash & balances due	\$27	\$57	109.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$505	\$492	-2.7%		
Deposits	\$443	\$440	-0.7%		
Total other borrowings	\$61	\$50	-17.6%		
FHLB advances	\$55	\$45	-18.2%		
Equity					
Equity capital at quarter end	\$59	\$59	0.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	10.5%	--		
Tier 1 risk based capital ratio	12.6%	13.7%	--		
Total risk based capital ratio	13.9%	15.0%	--		
Return on equity ¹	-18.0%	3.7%	--		
Return on assets ¹	-1.9%	0.4%	--		
Net interest margin ¹	3.8%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	134.0%	430.5%	--		
Loss provision to net charge-offs (qtr)	185.8%	709.0%	--		
Net charge-offs to average loans and leases ¹	3.2%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.6%	0.3%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.4%	0.0%	0.0%	0.0%	--
Home equity	0.0%	1.2%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.4%	0.0%	0.0%	0.0%	--
Commercial & Industrial	2.3%	1.2%	0.7%	0.0%	--
Commercial real estate	3.7%	1.3%	1.2%	0.1%	--
Total loans	2.7%	1.2%	0.8%	0.1%	--